

# **Balfron Church of Scotland**

**Trustees' Report**

**and**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**for the year ended 31 December 2023**

**Congregation No: 23/1390**

**Charity No: SC 005335**

## Reference and Administrative Information

Charity Name: Balfroon Church of Scotland

Charity Registration Number: SC005335

Congregation Reference No: 23/1390

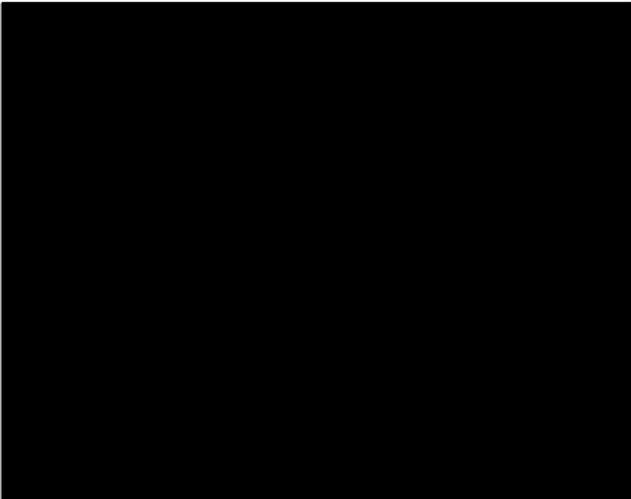
Contact Address:



### Trustees



### Principal Office-bearers



### Bankers

Bank of Scotland

Milngavie Station Road Branch

PO Box 1000

BX2 1LB

## **Trustees' Annual Report**

**Year ended 31 December 2023**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution. The Constitution was changed from a Model Constitution to a Unitary Constitution as required under the Presbytery Plan for Category "A" Churches. The Kirk Session passed the move to a Unitary Constitution on Wednesday 19<sup>th</sup> October and the Congregation voted on the change on 4<sup>th</sup> December 2022. The result of the vote was 28 for the move and 0 against. The move to a Unitary Constitution was passed by the Presbytery of Stirling on 7<sup>th</sup> December 2022 and then sent to the Law Department of the Church of Scotland and passed by them and the church now operates under a Unitary Constitution.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

#### **Organisational Structure**

The Kirk Session, which meets six times a year, is responsible for all affairs within the church.

The vacancy of minister and recruitment freeze within the Church of Scotland has allowed the long term engagement of an Ordained Local Minister whose non-stipendiary (unpaid) part-time ministry of Word and Sacrament has allowed services to continue in conjunction with occasional Ministerial and Reader supply.. The Church has benefited from the Teachings from [REDACTED] as the main OLM cover for 2023 and Pulpit Supply has filled the gaps.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

There is a morning service every Sunday at 11.15am. Communion is celebrated on the first Sunday of each month in March, June, September and December. Special services are held on Good Friday and on the first Sunday in October is the Harvest Thanksgiving. There are Christmas Watch-night and Christmas Day services. \*Due to the vacancy the frequency of Communion now varies dependant on Pulpit Supply.

A Lunch Club is held every Thursday except during the summer months both in person and a weekly delivery service to members of the community who cannot attend in person.

Activities for younger members of the congregation are being supplied on an ad hoc basis by members of the congregation during the service although a formal plan is expected in 2024 the need is sporadic.

## **Trustees' Annual Report (cont'd)**

### **Year ended 31 December 2023**

#### **Achievements and Performance**

Attendance at Sunday services has declined to 30-40. At the close of every Sunday service the members and visitors are made welcome in the church rooms for tea, coffee, biscuits and chat which has reconvened after COVID-19 regulations were lifted. During the Lockdown the Worship Team with the help of other volunteers, including the Organist and Praise Band continue to provide occasional relief due to the vacancy with a regular Ordained Local Minister (OLM) Supply being given by [REDACTED]

The Pastoral Care Group while they are now able to visit members in their homes, have also worked hard to maintain contact through telephone calls and emails. This includes the work of the Bereavement Visitor who has continued sending cards to bereaved families on the first anniversary of their bereavement.

#### **Link with Fintry Church of Scotland**

Balfon Church of Scotland is linked with Fintry Church of Scotland in the neighbouring village of Fintry. 'Ministry Expenses' are shared where appropriate, with the expenses of the manse, situated in Balfon, shared equally. Joint Sunday services are held in July, firstly in Fintry and then in Balfon. There is an annual meeting of the Session Clerks and Fabric Convenors of both churches.

#### **Financial Review**

As stated last year the accounting treatments comply with the standard laid down by CoS and OSCR, the charity regulator in Scotland.

Following a discussion with the CoS in Edinburgh, the accounts of the associated organisations are no longer included in the Church accounts. The organisations have produced accounts, which are available to their members.

The main deterioration was in offerings subject to 'gift-aid', where donations reflected the loss of a few donors and the changed taxation position of others. Similarly, no tax was recovered from HMRC but a claim will be made in early 2024 due to a change in technology required. Donations for use of the hall and the church declined in the post COVID period.

Regarding payments, as adopted four years ago, Fintry Church's contributions to 'shared costs' have been allocated, as deductions, to these costs. Once more an appeal to the Presbytery reduced our contribution to Ministries and Mission, and Presbytery dues.

The manse vacancy has led to rental through Clyde Properties and revenue directly to a Revenue A/c held on behalf of the Congregation by the Church of Scotland General Trustees. This Revenue A/c can be drawn on to cover fabric/maintenance of expenditure. Details of this fund can be found at the end of the Accounts.

## **Trustees' Annual Report (cont'd)**

### **Year ended 31 December 2023**

#### **Reserves Policy**

Although there is no official reserve policy as such, and in the current year no specific events have been held to create a reserve for expenditure on the Church's fabric. After successfully financing the repair of the church roof and stonework and subsequently a complete re-decoration of the interior it seems appropriate to have a more modest unofficial 'fabric' fund. Currently, this amounts to approximately £10,000. The Church of Scotland Investors Trust in Edinburgh holds, on behalf of Balfroon Church, some 20,575 Church of Scotland Growth Fund units with a current value of £119,952 and a Bequest Fund of value £9693.

#### **Statement of Trustees' Responsibilities**

The members of the Kirk Session are the Trustees, must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of Balfroon Church during the financial year. The Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

  
**Session Clerk**

**Date 17/02/2024**

**Balfron Church of Scotland**  
**SC005335**

**Independent Examiner's Report to the Trustees of Balfron Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 7 to 12.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether any particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

1. a) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and  
b) to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Date: 17/02/2024

**Receipts and Payments**  
**Account**  
**Year ended 31 December**  
**2023**

		Unrestricted Funds 2023	Endowment Funds 2023	Total 2023	Total 2022
<b><u>Receipts</u></b>	<b>Note</b>	£	£	£	£
Donations	4	37,404	0.00	37,404	30,219
Legacies		-	-	-	
Activities For Generating Funds		-	-	-	
Bank & Deposit Interest		-	-	-	
Investment Income		2,545	341	2,886	2,327
		39,949	341	40,290	32,546
Rental of Premises		2,145	0	2,145	1,284
Other Receipts		207	0	207	0
<b><u>Total Receipts</u></b>		<b>42,301</b>	<b>341</b>	<b>42,642</b>	<b>33,830</b>
<b><u>Payments</u></b>	<b>5</b>				
Cost of Generating Funds		-	-	-	-
Charitable Activities		43,366	-	43,366	45,460
Governance Costs		-	-	-	-
<b><u>Total Payments</u></b>		<b>43,366</b>	<b>-</b>	<b>43,366</b>	<b>45,460</b>
Excess of Receipts over Payments for the Year Before Transfers		-1,065	341	-724	-11,630
Transfers		-	-	-	-
				0	
				0	
Excess of Receipts over Payments for the Year		-1,065	341	-724	-11,630

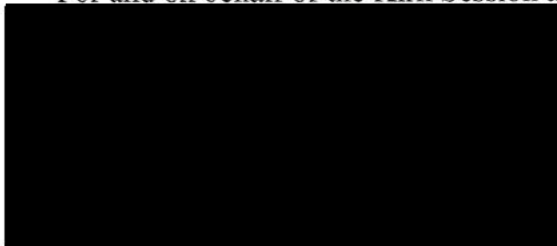
**Balfron Church**  
**Statement of Balances**

**At 31 December 2023**

	Note	Unrestricted funds £	Endowment funds £	Total 2023 £	Total 2022 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & Deposit Balances Brought Forward	1	18,763	9,352	28,115	39,745
<b>Movement in year:</b>					
Excess of Receipts Over Payments For The Year	2	-1,065	341	-724	-11,630
Bank & Deposit Balances Carried Forward	3	<u>17,698</u>	<u>9,693</u>	<u>27,391</u>	<u>28,115</u>
 <b><u>Investments at Market Value</u></b>					
(Cost £ 82,954)		<u>-</u>	<u>119,952</u>	<u>119,952</u>	<u>111,105</u>
 <b><u>Assets</u></b>					
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 <b><u>Liabilities</u></b>					
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session and Financial Board on Date: 17/02/2024

For and on behalf of the Kirk Session and Financial Board



## **Balfron Church of Scotland**

### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions**

No trustee received reimbursement of expenses.

In addition [REDACTED] received £2,472 and [REDACTED] received £2,868 for providing their services as Church Officer and Organist, respectively.

[REDACTED] received £700 for cleaning services, [REDACTED] received £1,050 for Cleaning services, [REDACTED] received £262.50 for Cleaning services and [REDACTED] received £87.50 for Cleaning Services.

#### **2. Movements in Funds**

	At 1 January 2023 £	Receipts £	Payments £	Transfers £	At 31 Dec 2023 £
<b>Unrestricted funds</b>					
General Fund	18,763	42,301	43,366	-	17,698
<b>Endowment funds</b>					
Bequest Fund	9,352	341	-	-	9,693
<b>Total funds</b>	<u>28,115</u>	<u>42,642</u>	<u>43,366</u>	<u>-</u>	<u>27,391</u>

#### **3. Year- end balance at bank**

Of the balance of £17,697 at 31 December there are no outstanding loans from the Church of Scotland General Trustees.

#### **Purposes of Endowment Funds**

There is no restriction on the use of income generated by the Bequest Fund.

**Balfroon Church of Scotland**  
**Notes to the Accounts (cont'd.)**

	<b>Unrestricted Funds 2023 £</b>	<b>Endowment Funds 2023 £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
<b>4. Analysis of Donations</b>				
WFO Scheme (Non-Gift Aid)	0	-	0	1,641
Gift Aid Donations	16,109	-	16,109	19,014
Tax Recovered on Gift Aid Donations	0	-	0	0
Ordinary Offerings (Open Plate)	16,313	-	16,313	3,737
Other Offerings, Donations etc	4,982	-	4,982	5,827
	<u>37,404</u>	<u>-</u>	<u>37,404</u>	<u>30,219</u>
<b>5. Analysis of Payments</b>				
<b>Costs of generating funds</b>				
Offering Envelopes	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Charitable activities</b>				
Ministries & Mission Allocation	15697	-	15697	11,392
Presbytery Dues	666	-	666	425
Minister's Expenses	800	-	800	464
Pulpit Supply	1007	-	1007	867
Other Staffing Costs	8191	-	8191	7,875
Fabric Repairs & Maintenance	9946	-	9946	0
Council Tax	0	-	0	0
Heat and Light	3267	-	3267	1,576
Insurance	2712	-	2712	2,291
Organ & Music	151	-	151	58
Printing, stationery and postage	21	-	21	51
Loan Interest	0	-	0	285
	-	-	-	20,176
Other Expenses	908	-	908	-
	<u>43,366</u>	<u>-</u>	<u>43,366</u>	<u>45,460</u>
<b>Governance costs</b>				
Independent examiner's fees	-	-	-	-

**Balfron Church of Scotland**  
**Notes to the Accounts (cont'd.)**

**6. Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £30,135 and the maximum stipend (in the fifth and subsequent years) £37,032

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>7. Collections for Third Parties</b>		
Strathcarron Hospice	-	-
Christian Aid	337	181
Sigrid (Minister leaving collection)	-	-
Payment to Ukraine Appeal (CoS)	-	440
Lady Haig Poppy	-	37
	<u>337</u>	<u>658</u>

## APPENDIX 1

### FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2023 £	2022 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>129,646</u>	<u>120,457</u>
Market Value of Balances at 31 December 2023	<u>119,952</u>	<u>111,105</u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December 2023	<u>2,110</u>	<u>2,110</u>
<b><u>REVENUE ACCOUNT (50 Consol Fabric Fund - Rev)</u></b>		
Credit Balance at 31 December (50% held on behalf of Fintry Kirk)		9,824
Credit Balance at 31 December Items now split	11,195	